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This listing of claims will replace all prior versions, and listings, of claims in the application:

**LISTING OF CLAIMS**

1.-24. (canceled)

25. (currently amended) A method for providing automated coaching for a financial modeling and counseling system over a network to a user, comprising:
- inputting personal financial data of a user;
  - inputting user preferences;
  - inputting user financial goals;
  - inputting external financial market data;
  - processing the personal financial data, the external financial market data, the user preferences, and the user financial goals; and
  - outputting automated coaching advice presented in a natural language format, wherein the automated coaching advice includes:
    - a proposed product configuration formulated to comply with the user preferences and the user financial goals, wherein the proposed product configuration includes recommended securities for the user to purchase; and
    - a projection of an effect of the proposed product configuration on attaining the user financial goals.
26. (previously presented) The method of claim 25 wherein part of the personal financial data includes an aggregate cash flow model, an investment target value, a target date for achieving financial user financial goals, or an investment portfolio.
27. (previously presented) The method of claim 25 wherein the external financial market data includes values of various market benchmark indices, performance history of various securities, or prices of various securities.

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28. (previously presented) The method of claim 25 wherein the automated coaching advice in natural language format is an interpretation of numerical data.

29. (previously presented) The method of claim 25 wherein the user preferences include a risk tolerance, an investment style, or a market attitudes.

30. (previously presented) The method of claim 25 wherein the user goals include retirement, purchasing a house, purchasing a car, going on vacation, or paying for college.

31. (previously presented) The method of claim 25 wherein the automated coaching advice provides live coaching over the network.

32. (currently amended) A system for providing automated coaching for a financial modeling and counseling system over a network to a user, comprising:

- a database for receiving personal financial data of a user;

- a database for receiving user preferences;

- a database for receiving user goals;

- a database for receiving external financial market data;

- a processing unit for processing the personal financial data, the external financial market data, the user preferences, and the user goals; and

- a user interface for outputting automated coaching advice presented in a natural language format, wherein the automated coaching advice includes:

- a proposed product configuration formulated to comply with the user preferences and the user goals, wherein the proposed product configuration includes recommended securities for the user to purchase; and

- a projection of an effect of the proposed product configuration on attaining the user goals.

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33. (previously presented) The system of claim 32 wherein the personal financial data includes an aggregate cash flow model, an investment target value, a target date for achieving the user financial goals, or an investment portfolio
34. (previously presented) The system of claim 32 wherein the external financial market data includes values of various market benchmark indices, performance history of various securities, or prices of various securities.
35. (previously presented) The system of claim 32 wherein the automated coaching advice in natural language format is an interpretation of numerical data.
36. (previously presented) The system of claim 32 further including a user interface for providing live coaching over the network.
37. (currently amended) A computer program embodied on a computer readable medium for providing automated coaching for a financial modeling and counseling system over a network, comprising:
- a code segment for inputting personal financial data of a user;
  - a code segment for inputting user preferences;
  - a code segment for inputting user goals;
  - a code segment for inputting external financial market data;
  - a code segment for processing the personal financial data, the external financial market data, the user preferences, and the user financial goals;
  - a code segment for outputting automated coaching advice presented in a natural language format, wherein the automated coaching advice includes:
    - a proposed product configuration formulated to comply with the user preferences and the user financial goals, wherein the proposed product configuration includes recommended securities for the user to purchase; and
    - a projection of an effect of the proposed product configuration on attaining the user financial goals.

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38. (previously presented) The computer program of claim 37 wherein said personal financial data includes an aggregate cash flow model, an investment target value, a target date for achieving the user financial goals, or an investment portfolio.

39. (previously presented) The computer program of claim 37 wherein the external financial market data includes values of various market benchmark indices, performance history of various securities, or prices of various securities.

40. (previously presented) The system of claim 37 wherein the automated coaching advice in natural language format is an interpretation of numerical data.

41. (previously presented) The system of claim 37 further including a user interface for providing live coaching over the network.